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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/801,870	03/09/2001	Rhoda K. Camin	05997.0015	6725

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EXAMINER

PATEL, JAGDISH

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 03/27/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/801,870	Applicant(s) CAMIN ET AL.	
	Examiner JAGDISH PATEL	Art Unit 3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 March 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 112

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

2. Claims 1-21 are rejected under 35 USC § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1: the claim fails to clearly identify the purpose of the step “evaluating the loan information”, because the remaining steps “identifying one or more rules”, “retrieving stored loan information” and “transforming the retrieved information” can be performed without performing the evaluation step.

This defect renders the claim indefinite and unclear.

The examiner has analyzed the claim based upon the interpretation that the claimed invention performs the aforementioned steps without any relationship to the evaluating step.

Claim 1 further recites “transforming the retrieved information into one or more outputs” fails to specify what the output is. It only states that the (one or more) outputs are based on at least one of the one or more rules. The claim fails to define and particularly point out what the output is.

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Additionally, one of ordinary skill in the art cannot ascertain how the step of transformation is relevant to the loan information as specified in the process steps of the claim.

This deficiency is also inherited by all dependent claims and product claims.

Claims 10-13 are also rejected under USC § 112 based upon the following explanation.

Exemplary claim 10 recites that the one or more rules are sequenced prior to the step of transforming. Since the transformation of the retrieved loan information is based on “one or more rules”, the transformation does not depend on any relationship (or sequencing) amongst the rules themselves. Similarly the features recited in claims 11-12, also cannot be clearly related to the independent claim 1 and therefore are rendered indefinite. Claim 13 depends on claim 11 and therefore contains same deficiency as parent claims 10 and 11.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

4. Claims 1-8 and 14-21 are rejected under 35 U.S.C. 102(e) as being clearly anticipated by Katz et al. (US 6,993,505). (hereafter Katz).

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With regards to claim 1, Katz discloses a method for processing loan information using a financial system, comprising the steps of:

receiving loan information from one or more source systems;

(col. 5 L 65- col. 6 l 4 “collecting and analyzing loan data from all the offices of a financial institution”, col. 7 L 32-39, “variety of sources are fed into a computer system”);
storing the loan information in one or more staging tables;

(col. 6 l 36- 52, “central repository”)

evaluating the loan information stored in the one or more staging tables using one or more triggers such that any one of the one or more triggers is satisfied based on one or more predetermined conditions;

(col. 6 L 53-60, year-to-date analysis for further processing, col. 7 L 47-58 “analysis and reporting” the loan data is evaluated for CRA and HMDA compliance and col. 10 L 21-24 “ only processes those accounts that are either new bookings or were renewed or received line increases during the current processing period”)

identifying one or more rules, when at least one of the one or more triggers is satisfied;

(col. CRA and HMDA (fair lending acts) requirements)

retrieving stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; and

(col. 6 L 53-60, year-to-date analysis for further processing, col. 7 L 47-58 “analysis and reporting” the loan data is evaluated for CRA and HMDA compliance and col. 10 L 21-24 “ only processes those accounts that are either new bookings or were renewed or received line increases during the current processing period”)

transforming the retrieved information into one or more outputs based on at least one of the one or more rules.

(COL. 6 l 53-60 “internal MIS reports are prepared and regulatory fillings are developed).

Claim 2: Katz teaches, linking the one or more source systems to the financial system. (Figure 1, various feeds are linked to the financial system).

Claim 3: Katz teaches, storing the one or more outputs in a data repository. (refer to claim 1 storing is inherent to such a system).

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Claim 4: Katz teaches, responding the stored one or more outputs.

(col. 14 Year-to Date Master maintenance)

Claim 5. Katz teaches, (the method of claim 4), further comprising the step of:
defining the one or more source systems to include loan information for one or more mortgages.

(lending data from all the offices of a financial institution).

Claim 6. Katz teaches, converting the received Loan information to a predetermined format for the financial system.

(col. 6 L 36+ “data is normalized to a standard format”)

Claims 7 and 8. Katz teaches, wherein said step of evaluating further comprises the step of:
defining at least one of the one or more predetermined conditions as a financial event, and defining the financial event as a change in status for a loan.

(col. 7 L 32+ “certain types of information..such as credit line increases”).

Product claims 14-21 are analyzed in accordance with the respective method claims.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Katz.

Katz, fails to teach one or more specific financial events associated with the one or more staging tables. However, Official notice is taken that such events are old and well known in the

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art of loan processing and management. It would have been obvious to one of ordinary skill of the art at time of the invention to define the financial event as any type of financial events because it would allow the prior art of Katz to cover broad range of financial events and because it would improve Katz in terms of its usefulness.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748.

The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3624)

3/20/06